



# Missouri Floodplain Management E-Bulletin



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State Emergency Management Agency (SEMA)  
Floodplain Management Section

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### Issue 1 - FY 2020 - Floodplain Management E-Bulletin

It's the first quarter of Fiscal Year 2020 and time for the first FY20 Missouri *Floodplain Management E-Bulletin!* The entire Floodplain Management staff at the Missouri State Emergency Management Agency has been very busy this quarter working to help our Missouri communities. Travel restrictions from the coronavirus (COVID-19) pandemic did not keep the Floodplain Management staff from doing our best to serve our NFIP communities every day. We, (Karen, Linda, and Lynn) are looking forward to getting back to normal, and serving our NFIP communities to the best of our ability!

We're always looking for flooding photos, elevated structure photos, projects demonstrating stormwater management techniques and "green" projects, so please share them with us! Be sure to include your name, the location, and the date of the photo. Send photos to: karen.mchugh@sema.dps.mo.gov



Photo: Lynn Welch - Jefferson City, July 20, 2020

### FEMA's Hazard Mitigation Division Offers Program Support Material for the Flood Mitigation Assistance (FMA) and Building Resilient Infrastructure and Communities (BRIC) Grant Programs



[View BRIC Program Support Materials](#)

Mitigation Action Portfolio

Building Codes Activities

Partnership Activities

Project Scoping Activities

Mitigation Planning Activities

Direct Technical Assistance

Technical Criteria

Qualitative Criteria

Building Community Resilience with Nature Based Solutions: A Guide for Local Officials

[View FMA Program Support Materials](#)

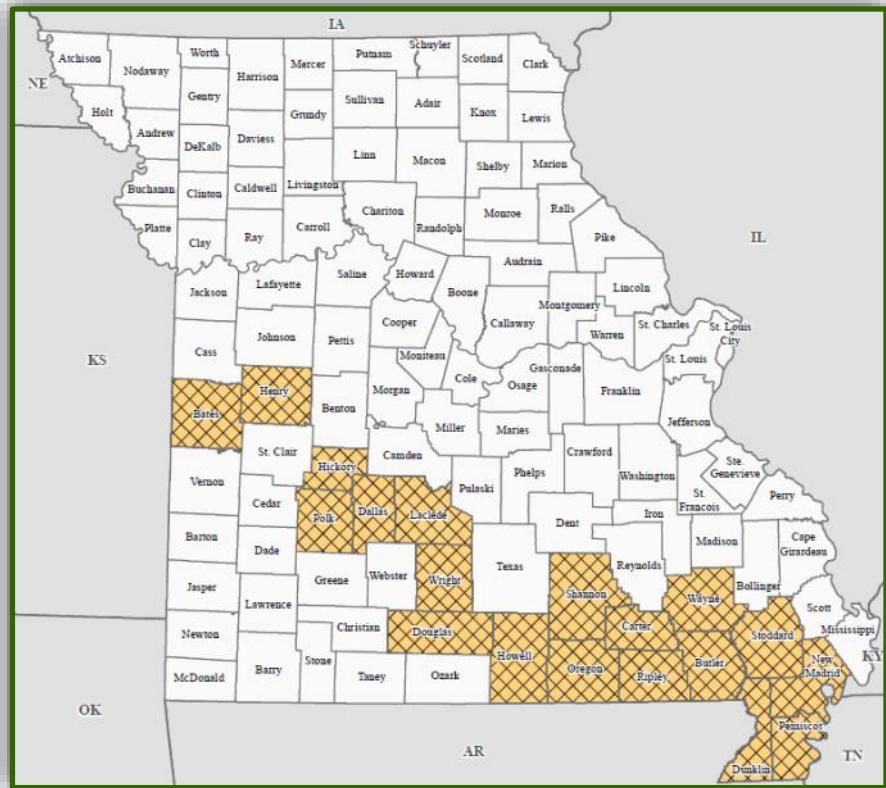
Project Scoping Fact Sheet

Community Flood Mitigation Factsheet

Hazard Mitigation Assistance: Cost Share Guide

Geospatial File Eligibility Criteria Job Aid

The application period for BRIC and FMA opens on September 30, 2020 and closes on January 29, 2021.



**FEMA-4552-DR,  
Missouri Disaster Declaration  
as of 07/09/2020:  
Severe Storms, Tornadoes,  
Straight-line Winds, and  
Flooding.**

FEMA-4558-DR: On July 9, 2020, President Donald J. Trump approved a major disaster deceleration for 19 Missouri counties. Even though most of the damage was from severe storms, tornadoes and straight-line winds, the State Floodplain Management Team had to kick into gear, and contact all 88 NFIP-participating communities in the 19 declared counties to discuss community substantial damage responsibilities.

Substantial damage means *damage from any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Work on structures that are determined to be substantially damaged is considered to be substantial improvement, regardless of the actual repair work performed.*

Having to preform substantial damage evaluations in the FEMA-mapped Special Flood Hazard Area on structures that were not damaged by a flooding event might seem unfair, since it wasn't floodwaters that damaged the structures. However, remember that

when buildings undergo repair its an opportunity for floodplain management programs to reduce future damage to existing structures. This might be your community's chance to save someone from future losses by requiring at-risk structures be to mitigated.

Photos: Lynn Welch - Jefferson City, July 20, 2020



**Social distancing was observed at the Missouri State Emergency Management Agency during the August 6th NFIP Training Workshop and on August 7th during Certified Floodplain Managers (CFM) Exam.**



NFIP Training Workshop attendees



CFM Exam



See Missouri's Floodplain Management Officer Lynn Welch, CFM, demonstrate our Ward's Stormwater Floodplain Simulation System on YouTube: <https://youtu.be/muoThrnn5mA> or on SEMA's Floodplain Management website: <https://sema.dps.mo.gov/programs/floodplain/> Great job SEMA PIO Caty Luebbert and Lynn Welch!

For a live demonstration, contact Lynn Welch at [lynn.welch@sema.dps.mo.gov](mailto:lynn.welch@sema.dps.mo.gov) ph: 573-526-9135

 Missouri Department of Public Safety  
**SEMA** State Emergency Management Agency

Home Plan & Prepare Recover & Rebuild Operations Programs News & Publications

**Missouri Floodplain Management/Floodplain Insurance Programs**

Flooding is generally the most common and costliest type of disaster Missouri experiences, but standard homeowner's insurance does not cover flooding, so it's important to have protection from damage associated with flooding.

SEMA's Floodplain Management Section administers the National Flood Insurance Program (NFIP) in the state of Missouri. NFIP offers flood insurance to homeowners, renters and business owners if their community participates in the program. In Missouri, nearly \$4 billion in flood insurance coverage for Missouri homes and businesses annually. Participating communities agree to adopt and enforce floodplain management ordinances that meet or exceed FEMA requirements.

The National Flood Insurance Program was created by Congress in 1968 to provide a means for property owners to protect themselves financially from flood events. The program is administered by the Federal Emergency Management Agency.

The NFIP offers flood insurance to homeowners, renters and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce floodplain management ordinances that meet or exceed FEMA requirements.

Missouri communities that have recently enrolled in the NFIP:

- Cuba
- River Bend
- Diamond
- Lanigan
- Linn
- Belhel
- Lincoln
- Pickering

The Costs & Benefits of Building Higher



Comments that participation in the National Flood Insurance Program (NFIP) is not a wise investment for new residential buildings, and those that have been substantially damaged or substantially improved are elevated to or above the base flood elevation (BFE). The base flood is the flood that has a 1% chance of occurring in any given year. Many people assume that elevating the BFE is not a sufficient level of protection, saying:

- Room higher than the base flood can and do occur.
- Most flood studies do not account for debris or obstructions during the base flood. Therefore, underestimating the risk.
- NFIP studies do not account for the impacts of future development or sea level rise. Over time, the regulatory standard does not keep up with increases in sea level.
- In non-coastal areas, the protection level is measured at the top of the lowest floor, leaving the flooring, subfloor and floor joists exposed to the base flood.

To offset these shortcomings of building only to the BFE, many communities require additional elevation above the BFE. Missouri communities fall into three categories. To learn more about the costs and benefits of building higher, view or download the [Costs and Benefits of Building Higher brochure](#).

Floodplain Management

- Floodplain Management Home
- Executive Order 98-03
- Floodplain Forms
- National Flood Hazard Layer Viewer
- Workshops/Training Opportunities
- CFM Training and Exams
- 2017-2018 Quick Guide
- NFIP E-Bulletin
- June 2020
- March 2020
- December 2019
- September 2019
- June 2019
- March 2019
- December 2018

Floodplain Simulation Model

- Information
- Application for demonstration
- Flood Risk Activity Book
- Demonstration Video

Technical Bulletins & NFIP Guidance

- Historic Structure SD/SI Exemption
- Floodplain Development Flowchart
- Debris in the Floodway Guidance

SEMA Floodplain Portal

Be sure to visit our SEMA Floodplain Management Website. It's full of helpful, useful information. Website features include:

Links to FEMA's NFIP program website

NFIP forms available for downloading

NFIP training workshop schedule

CFM exam schedule

Find a floodplain administrator tool

Missouri Quick Guide

E-Bulletins

The Floodplain Mapping Portal

Flood Simulation Model information

<https://sema.dps.mo.gov/programs/floodplain/>



**Representative Mike D. Rogers**, Ranking Member, Committee on Homeland Security

““Preparedness is more important than ever. Throughout 2020, we’ve experienced devastating hurricanes, tornados, wildfires, and flooding all while in the midst of a global pandemic. It’s important for all Americans to be prepared to face these challenges as they come. I am proud to partner with FEMA during National Preparedness Month to help bring awareness of how to best prepare for the unexpected and distribute critical information on what to do when disaster strikes.”

**Representative Mike D. Rogers**, Ranking Member, Committee on Homeland Security



## Take Action During National Preparedness Month

Disasters don’t wait. Make your plan today. September is [National Preparedness Month](#) (NPM) and a great time to plan for and practice safety with your family, co-workers, school, neighbors, and yourself! Consider taking the following steps each week during September to strengthen your knowledge of preparedness:

September 1-5: [Make A Plan](#): Talk with your family and create an emergency plan;

September 6-12: [Build A Kit](#): Identify and set aside emergency supplies to keep at home. Don’t forget to pack supplies in case you need to leave your home or evacuate;

September 13-19: [Prepare for Disasters](#): Know what disasters and hazards could affect your area and take steps to prepare for them; and

September 20-26: [Teach Youth About Preparedness](#): Share preparedness advice with your kids and their friends. These tips about staying safe can be fun and easy!

Visit [www.ready.gov/september](http://www.ready.gov/september) to learn more about NPM and find tools, tips, and resources to help you stay safe and participate. Are you a social media user? Follow FEMA on social media platforms: [Twitter](#), [Instagram](#), and [Facebook](#) using the hashtag #BeReady.

To learn more about personal and community preparedness, please visit [www.ready.gov](http://www.ready.gov).

The Missouri State Emergency Management Agency Floodplain Management Section is hosting a **FREE** 2-day VIRTUAL CRS Workshop in partnership with FEMA and ISO/CRS on October 14 and 15, 2020. The subject of the workshop is “INTRODUCTION TO THE COMMUNITY RATING SYSTEM (CRS).” The FEMA/NFIP’s Community Rating System (CRS) is a voluntary program for communities that rise above minimum National Flood Insurance Program (NFIP) standards. Participation in the CRS program results in a discount to flood insurance policy holders. If you want to learn more about the CRS program, this is the workshop for you! Communities that participate in the CRS program help their residents better afford flood insurance.

Register here: [https://us02web.zoom.us/webinar/register/WN\\_RFh3q\\_mTiiUqYumURbSOA](https://us02web.zoom.us/webinar/register/WN_RFh3q_mTiiUqYumURbSOA)

The CRS workshop is limited to 50 attendees, so sign up soon!

This CRS Workshop has been approved by the Association of State Floodplain Managers (ASFPM) for 12 hours of continuing education credit (CECs) for Certified Floodplain Managers (CFMs).

## ASFPM & MfSMA Updates



### **"Actions You Can Take to Protect a Flood-Prone House or Business with a Crawlspace"**

The ASFPM Nonstructural Flood Proofing Committee recently prepared and released a guide for reducing flood damage and flood risk to homes and businesses containing a crawlspace. This guide provides a step-by-step decision-making process for home owners and business owners who want to reduce their exposure to flood damage and potentially lower their flood insurance premiums.

While it is advisable to consult with your local floodplain management administrator on regulatory and flood insurance requirements, this guide is intended to provide basic flood risk reduction advice for structures containing a crawlspace.

This guide can be found and downloaded from the ASFPM Nonstructural Flood Proofing Committee webpage by [clicking here](#).



#### Missouri Floodplain and Stormwater Managers Association (MfSMA)

**MfSMA's 2020 Annual Conference was cancelled due to coronavirus-related travel restrictions! If you registered and paid for the 2020 MfSMA Annual Conference and did not ask for a refund, your registration will be applied to the 2021 MfSMA Annual Conference scheduled to be held on September 1, 2, and 3, 2021.**



Missouri Floodplain Management Section  
PO Box 116  
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**Mission Statement of the Floodplain Management Section:**  
The mission of Missouri's comprehensive floodplain management program is to make the State and its citizens less vulnerable to the impact of flooding through the effective administration of statewide floodplain management and to provide local communities with the tools and resources for managing, assessing, and planning for development in floodprone areas; to save lives; and to protect property.

Social Media:



Get social with SEMA!



@MoSEMA\_



@MissouriSEMA

[sema.dps.mo.gov](http://sema.dps.mo.gov)

Other Contact Information: National Flood Insurance Program:

Ally Bishop, Region VII Regional Manager  
Phone: 913-837-5220  
[ally.bishop@associates.fema.dhs.gov](mailto:ally.bishop@associates.fema.dhs.gov)

Christopher (Chris) Parsons, NFIP Insurance Specialist  
Phone: 816-283-7980  
[christopher.parsons@fema.dhs.gov](mailto:christopher.parsons@fema.dhs.gov)

Todd Tucker, Natural Hazards Program Specialist  
Phone: 816-283-7528

## 2020 Tools of Floodplain Management

Sept. 16, 2020 - 1st day                    1:00pm - 5:00pm

Sept. 17, 2020 - 2nd day                    8:00am - 3:00pm



After long weeks of Coronavirus-related travel restrictions, as well as the cancellation of two 2020 Tools of Floodplain Management workshops, we are forging ahead; we will now be holding our September 16th and 17th workshop at SEMA Headquarters as previously scheduled. We're eager for you to join us. Please register here:

<https://mfsma.org/meetinginfo.php>

Linda Olsen will contact you soon after registration regarding overnight accommodations.

Linda, Lynn or Karen will contact you closer to September 16th with the information you'll need for entering SEMA Headquarters.

We look forward to seeing you for our exciting 9-hour basic NFIP training workshop! It's ideal for new floodplain administrators or anyone wishing to know more about the National Flood Insurance Program (NFIP).

### CFM Exam and NFIP Training Workshop

The Association of State Floodplain Managers has established a national program for certifying floodplain managers. This program recognizes continuing education and professional development that enhances the knowledge and performance of local, state, federal and private-sector floodplain management professionals. Listed below is the 2020 schedule:

**NFIP Training Workshop: November 5, 2020      CFM Exam: November 6, 2020**